UMB Direct Account Transfers

User Guide

Contents

Preface

Objectives

The *Account Transfer Reference Guide* provides an overview of the Transfers functionality available in UMB Direct. It describes the end-user functionality, includes illustrations of sample pages.

Chapter 1

Transfers Overview

This chapter provides an overview of the transfer functionality in UMB Direct, which enables you to move money between your accounts at UMB.

In This Chapter

About Transfers

The Transfer area includes the following features:

- **Single and bulk transfers** – UMB Direct enables you to create both single transfers (from one account to another account) and bulk transfers (one account to multiple accounts or vice versa).
- **One-time or recurring** – You can create transfers to be one-time or recurring.
- **Templates for bulk transfers** – You can create transfers one at a time or you can create templates for bulk, repetitive transfers. Templates facilitate workflow by enabling repetitive transfers to be made with minimal data entry. In addition, templates provide greater security because only certain transfer information can be changed at the time of transfer creation.

Transfer Processing

UMB Direct executes transfers in real time.

Executing Transfers in Real-Time

In real-time processing, a transfer is sent to the UMB immediately if it has been created for the current day and if the current time is before the processing cutoff time for that day.

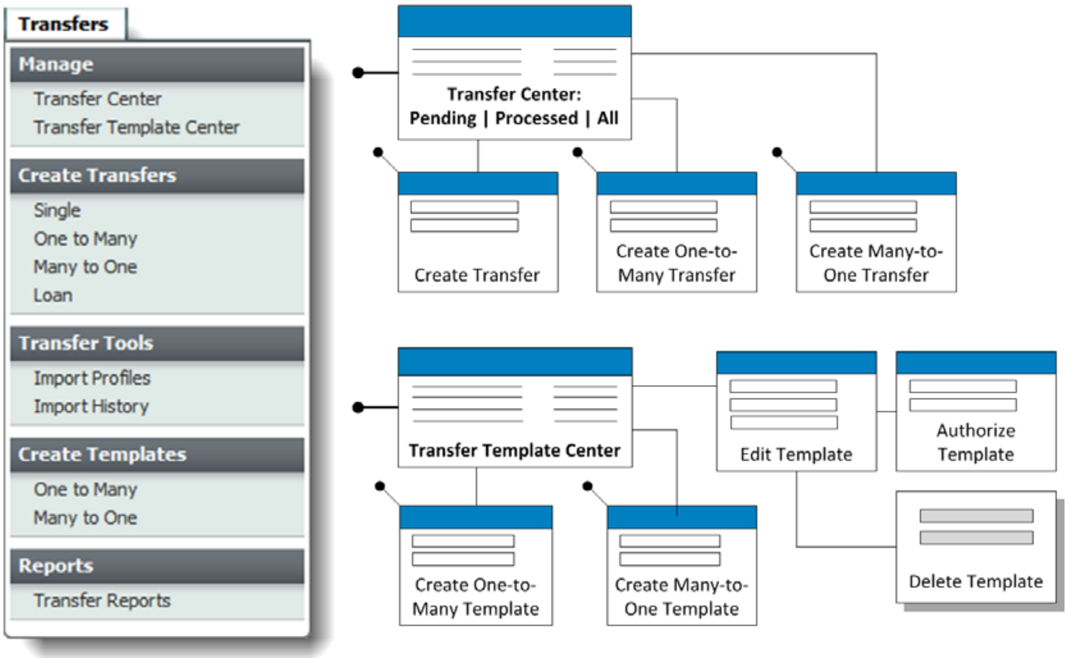
Transfers User Interface

This section describes the pages you will see while using the Transfers functionality in UMB Direct.

NOTE: Transfer reports are covered in the Payment Reports chapter of this guide. For more information, see *Payment Reports*.

Transfers Site Map

The following diagram provides a site map of the pages comprising the Transfers user interface:



Transfer Tools: The Import Profiles and Import History options access the same pages that are accessed from the Payments > Payment Tools menu. These pages are discussed in the Payment Tools chapter of this guide.

Reports: The Transfer Reports menu option and the related pages follow the same user interface model as the Payment Reports. These pages are discussed in the Payment Reports chapter of this guide.

For information on the import options under Transfer Tools options for import, see *Payment Import*. For information on Transfer Reports, see *Payment Reports*.

NOTE: The site map shows a full implementation with all options enabled; however, user entitlements limit the functionality is available to a particular company and person.

Transfer Center

The Transfer Center in UMB Direct is used as a central area where you can view transfers and perform transfer activity. Three tabs on the Transfer Center page can show all transfers or transfers in various states, such as pending, pending modify approval, or deleted.

The following activities can be performed from the Transfer Center:

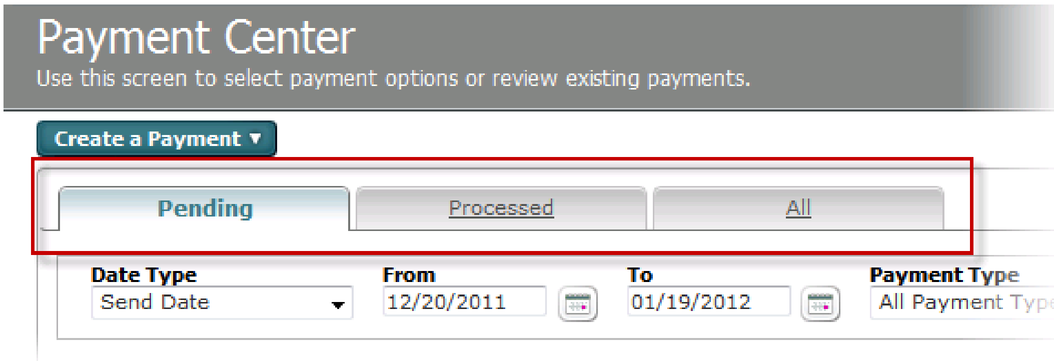
- Search for transfers
- Create a transfer
- Edit a transfer
- Approve or reject one or more transfers
- Delete a transfer

Transfer Center Page

The Transfer Center enables you to view and manage transfers. This topic provides an overview of the page's features and options.

Pending, Processed, and All Tabs

The Pending, Processed, and All tabs on the Transfer Center page enables you to view a list of transfers based on their current status.



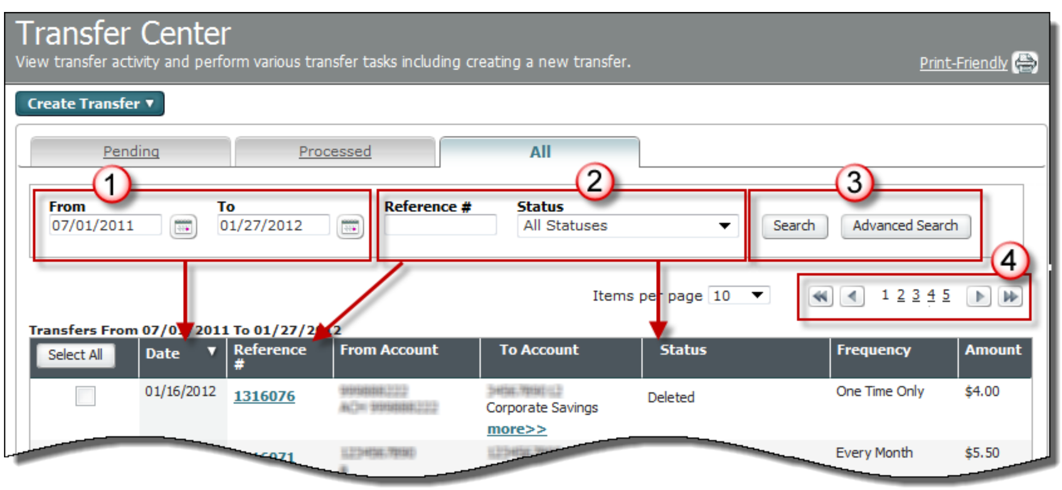
The transfers included on each of the tabs are as follows:

- The Pending tab displays transfers that have a pending (non-final) status, such as Pending Add Approval.
- The Processed tab displays transfers that have a final status, such as Sent or Deleted, based on the data retention settings (configured at the financial institution system level).
- The All tab includes both pending and processed transfers.

For all tabs, the system filters the list to show only those transfers for which you are entitled by account and functional entitlements.

Search and Filter Options

You can use the search options on each tab to filter the list and locate transfers according to a variety of criteria, such as the transaction date. The options can be used individually or in combination.



The following table describes the features noted in the preceding illustration.

1	The From and To Date search options enable you to locate transactions based on the date in the

	Date Column.
2	The Reference Number and Status options enable you to locate transactions based on the Reference Number or Status column.
3	The Search button applies the selected options to the list.
4	Using the Items per page list, you can define how many transfers display on the page. If there are a significant number of transfers, you can navigate through the pages using the forward and back buttons. ***NOTE:*** Do not use your browser's navigation buttons.

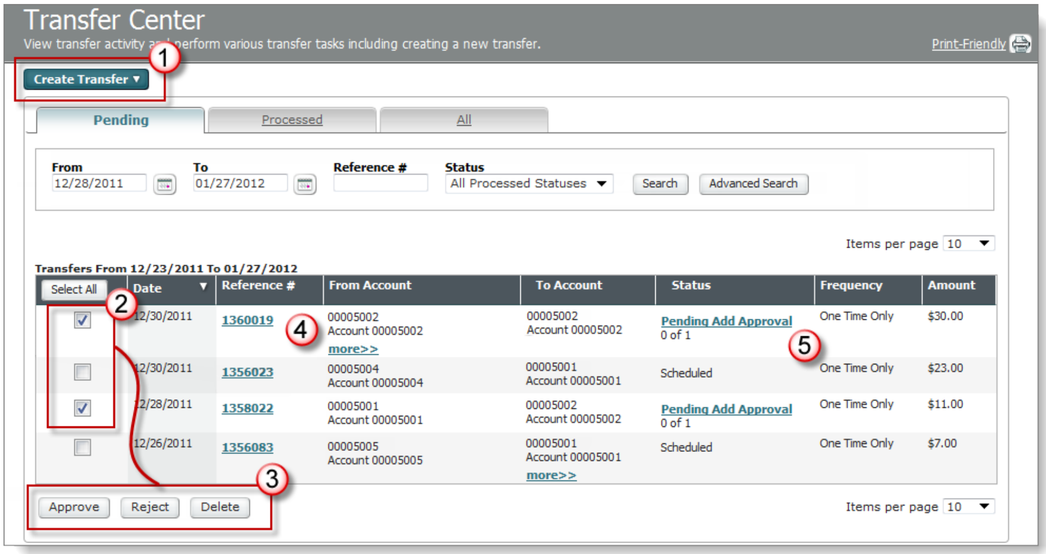
Transfer Details

The Pending, Processed, and All tabs on the Payment Center page provide a summary of transfers. The following table describes the information provided on each transfer.

Field / Option	Description
Select All	Clicking the Select All button selects all items listed on the page. The column check boxes enable you to select one or more of the listed items and then perform an action on all of them at one time. After selecting items, you can click one of the buttons below the list to perform that action. The buttons that are available depend on each person’s entitlements in the system.
Date	The scheduled transfer date.
Transaction Number	The system-generated sequential transaction number.
From Account	The account from which a transfer originates.
To Account	The account to which funds are deposited.
Status	The current processing status of the transaction.
Frequency	How often the transfer is to take place, such as one time only, weekly or monthly
Amount	The transfer amount.

Available Tasks

A variety of different tasks can be performed from the Transfer Center page. The following illustrates the entire page and highlights key tasks.



The following table describes the features noted in the preceding illustration.

1	New transfers can be created by clicking the Create Transfer button.
2	You can select multiple transfers and quickly perform the same action on all items at once. Clicking the Select All button selects all items listed on the page. The column check boxes enable you to select one or more of the listed items and then perform an action on all of them at one time.
3	The following actions can be performed on one or more selected transfers: • Approve • Reject • Delete
4	Clicking the Reference Number link displays the transfer on a new page. The page that appears depends on the payment status. • For pending transfers, the Edit Transfer page appears where transfer details can be modified. • For in processed transfers, the View Transfer page appears. Details for the transfer cannot be modified for transfers that have been processed.
5	If the transfer is pending approval, the Status column displays a link to enable authorized people to approve that payment. ***NOTE*:** If a pending status displays as regular text and not a link, you are not authorized to approve the payment. If you created or modified the transfer, another authorized person must provide the authorization.

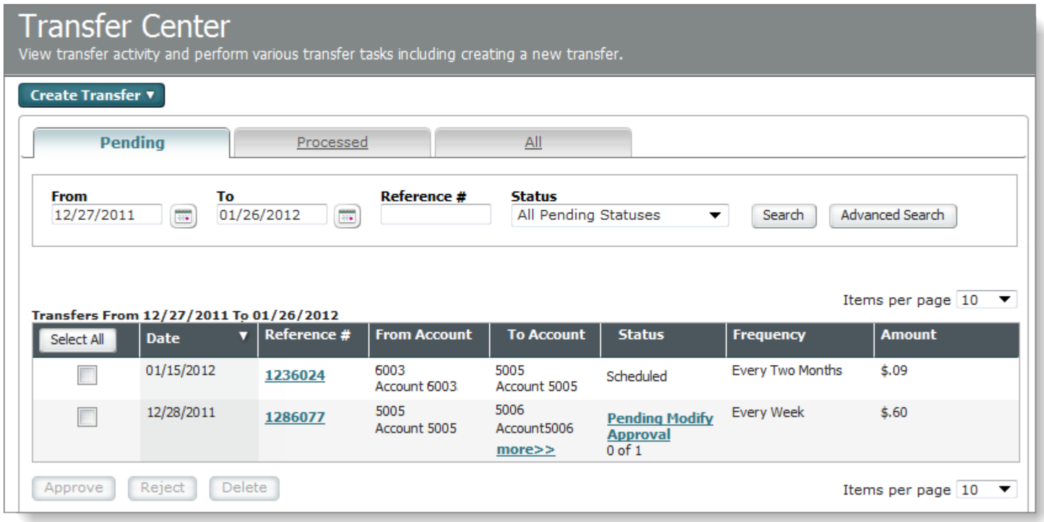
Pending Tab

The Pending tab on the Transfer Center page lists transfers with a non-final status.

Using the Pending tab, you can perform the following activities:

- Edit a transfer
- Approve or reject one or more transfers

This illustration shows an example of the Pending tab on the Transfer Center page:



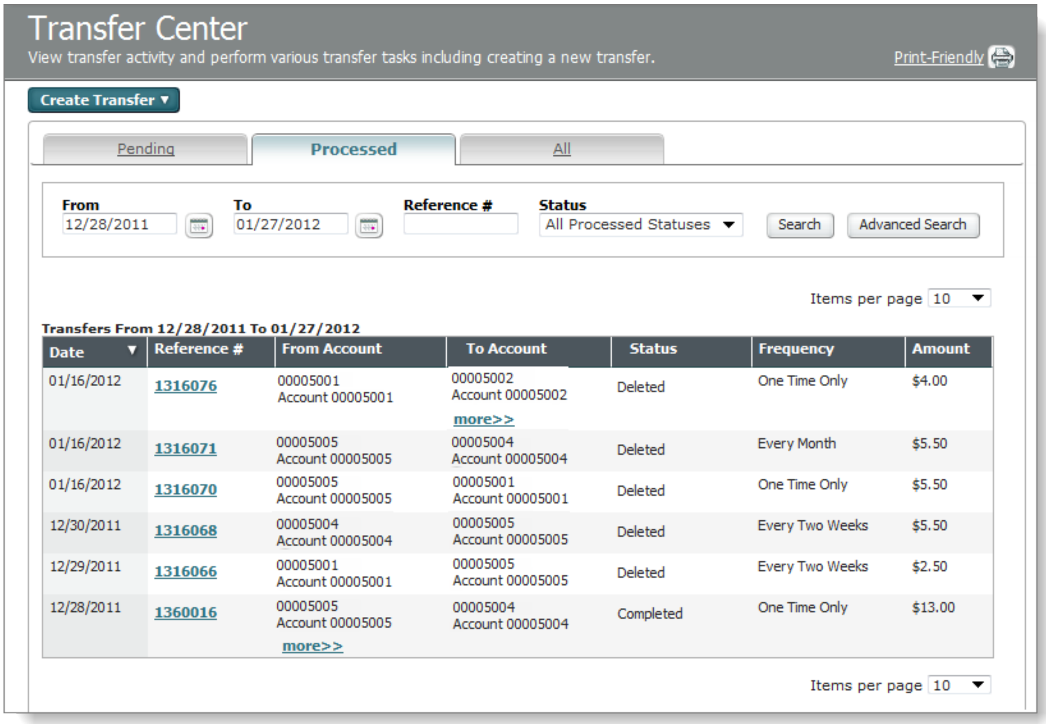
The default date range for this tab is from current business day to 30 calendar days in the future. Transfers listed on this page have one of the following statuses:

- **Pending Add Approval** – A transfer has been created, and it awaits approval.
- **Pending Modify Approval** – The transfer has been modified, and it must receive approval before further processing.
- **Add Partially Approved** – The new transfer requires multiple approvals, and it has received at least one, but not all of the required approvals.
- **Modify Partially Approved** – The modified transfer requires multiple approvals, and it has received at least one, but not all of the required approvals.
- **Add Rejected** – An approver has rejected the new transfer.
- **Modify Rejected** – An approver has rejected the modified transfer.
- **Scheduled** – The status indicates the transfer has a value date in the future and is scheduled to be processed at that time
- **Sent** – The transfer has been sent to UMB for processing.

Processed Tab

The Processed tab on the Transfer Center page lists transfers with a final status, based on data retention settings. Using the links in the transfers table, you can view individual transfers.

The following image provides an example of information displayed on the Processed tab:



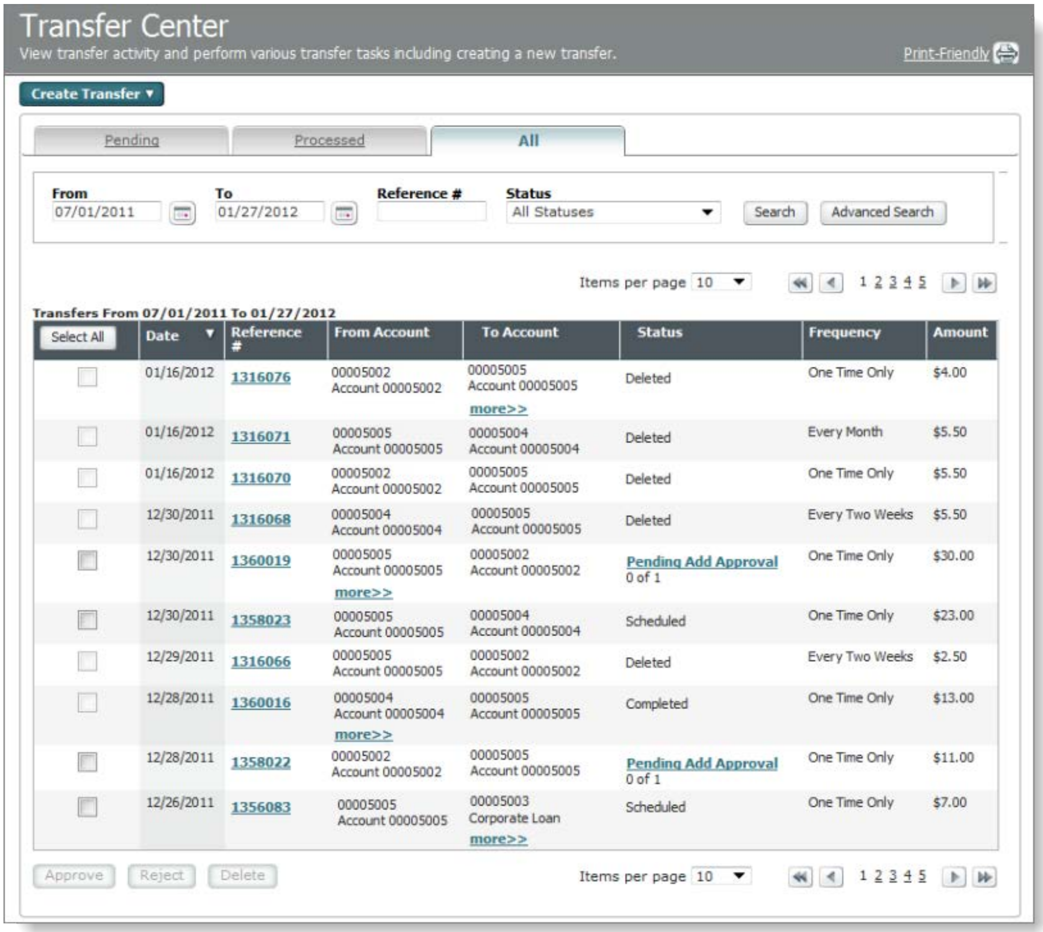
The default date range for this tab is from current business day to 30 calendar days in the future. Final statuses include the following:

- **Sent** – The system has submitted the transfer to UMB.
- **Deleted** – A person at the company has deleted the transfer, and the transaction will be purged from the system at a later date.

All Tab

The All tab allows you to list transactions with any status. Using the All tab, actions available on both the Pending and Processed tabs can be performed. The availability of the activity is dependent on the individual transfer.

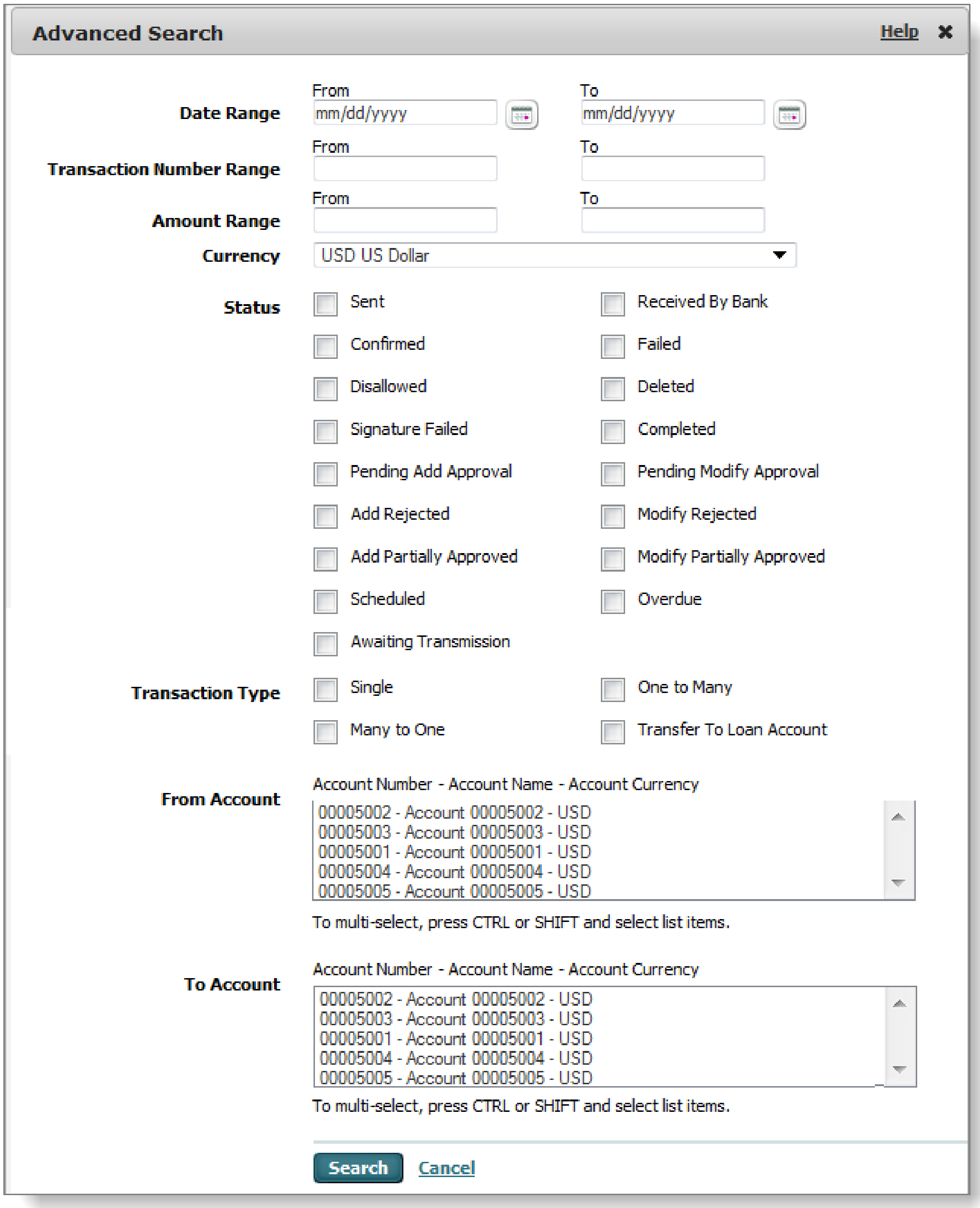
The following image provides an example of transfers as they would appear on the All tab:



Search Overlay

The Search overlay is used to filter transfers using multiple search criteria. The overlay is displayed when a you click the Search button on any of Transfer Center tabs. The search fields are the same for all tabs; however, the options for Status depend on the tab. For example, the status of Deleted is not available on the Pending tab, and the status Pending Add Approval is not available on the Processed tab. All statuses are available on the All tab.

The following illustrates a sample of the Search overlay when accessed from the All Transfers tab:



Transfer Activity

Transfer activity available to you is dependent on your user entitlements. Some of the activity, such as creating transfers, can be initiated from multiple locations in the user interface. All of the transfer activity can be initiated using the Transfer Center.

Chapter 2

Transfers

This chapter provides directions on creating, editing and approving transfers, which enables you to move money between your accounts at UMB.

In This Chapter

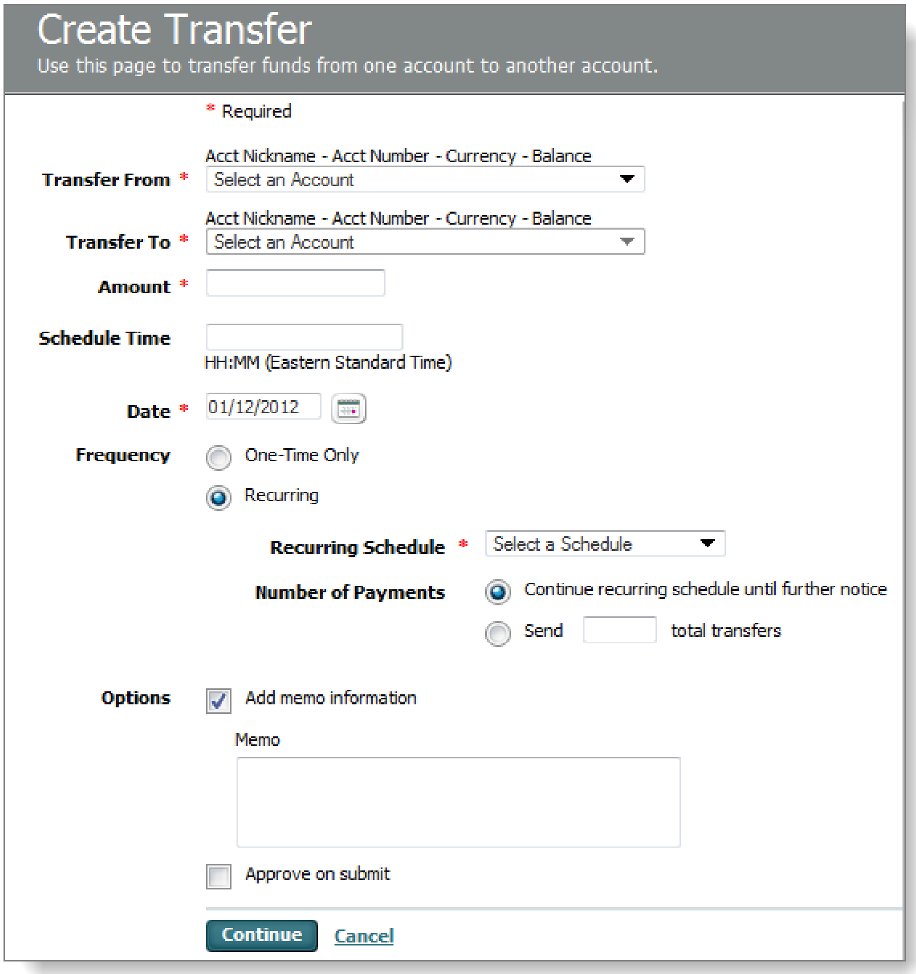
Create Transfer Page (Single Transfer)

The Create Transfer page is used to create a single transfer, from account to one other account.

Transfers can be created as one-time transfers or recurring transfers. The following provides additional information for each type of transfer:

- **One-time transfer** – You specify a transfer time and date. If not defined, the time defaults to immediate, and the date defaults to the current date or to the next processing date if the processing time has expired for the current day.
- **Recurring transfer** – You specify a transfer date that serves as the first date that the transfer is sent for processing. The remaining transfers are made on a regular basis at a selected frequency, based on the transfer schedule chosen.

The following illustration shows a sample Create Transfer page:



The following information describes the fields and options on the Create Transfer page.

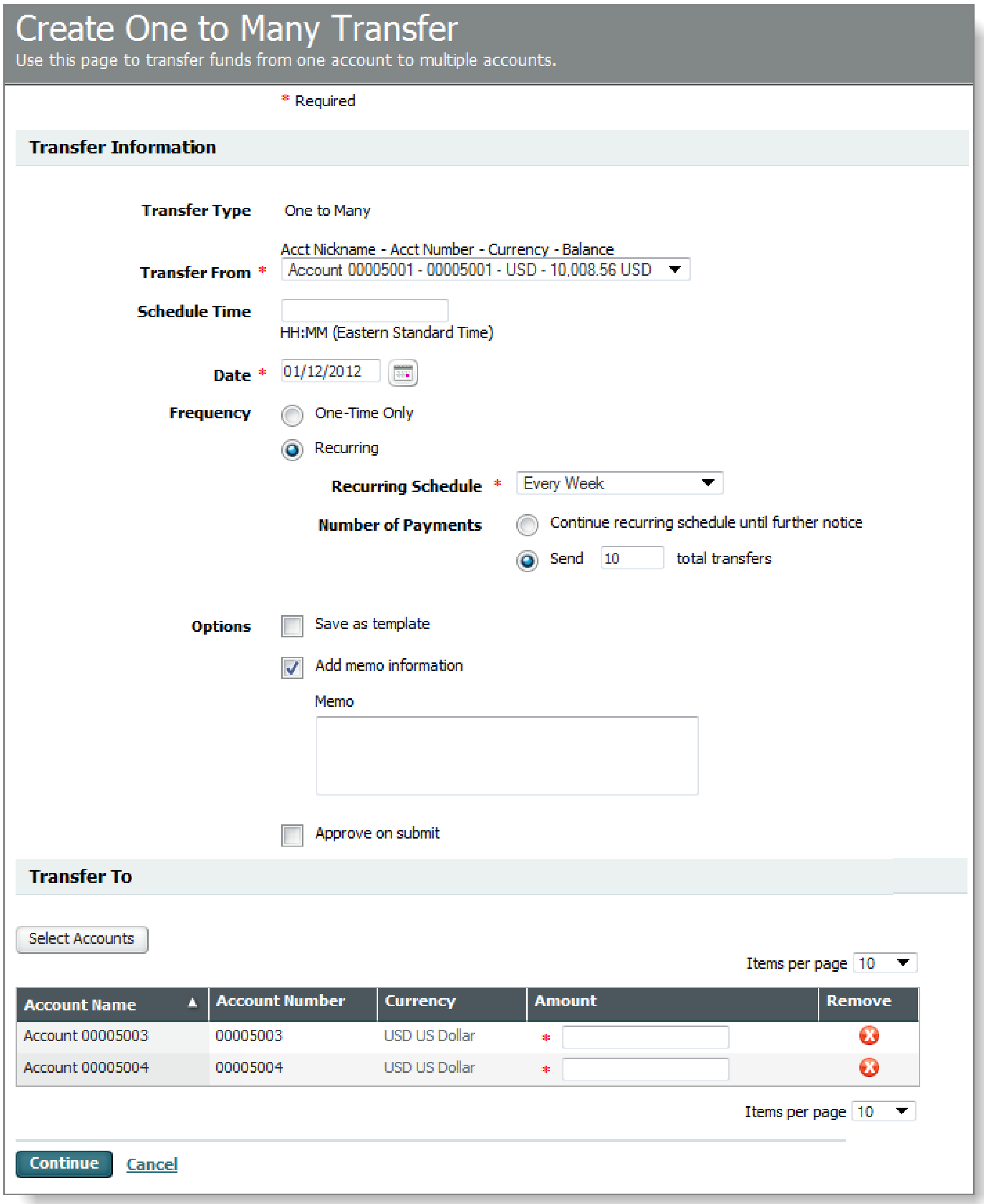
Field / Option	Description
Transfer From	The account number of the account from which the funds are transferred.
Transfer To	The account number of the account to which the funds are transferred.
Amount	Amount of the transfer.
Schedule Time	The time the transfer is to be released to the value transfer system. If no time is specified, the transfer is executed immediately on the scheduled date. ***NOTE*:** The displayed time is Central Time, which may not be the same as your current location.
Date	The transfer execution date. The system automatically selects the current processing day, unless the cut-off time has passed, in which case the next processing day is selected.

Field / Option	Description
Frequency	Indicates whether the transfer is one-time or recurring. If recurring, the field indicates the following: • **Recurring Schedule** – How often the transfer is to be made, such as once a week or once a month. • **Number of Payments** – Indicates how many payments are to be made, or if the payments are to be continued until further notice.
Options	Possible options are as follows: • **Add memo information** – When selected, a memo field is displayed. The memo field is used to enter a short description of the transfer, which is saved with the transfer record.
Authorization Required (not shown) Enter Token	This option appears when transfers are configured to require additional authentication. You must provide the token passcode. ***NOTE*:** For additional information on payment authentication, see *Transfer Approval and Authentication*.

Creating Bulk Transfers

The Create One to Many and Create Many to One Transfer pages are used to create bulk transfers. Like the single transfer, a bulk transfer can be a one-time transfer or can be set to recur based on a defined schedule.

The following illustrates the Create One to Many Transfer page:



The information required to create a bulk transfer is similar to that required to create a single transfer. The main difference is the area on the user interface where multiple accounts are defined for bulk transfers.

The following table describes the fields on the bulk transfer page.

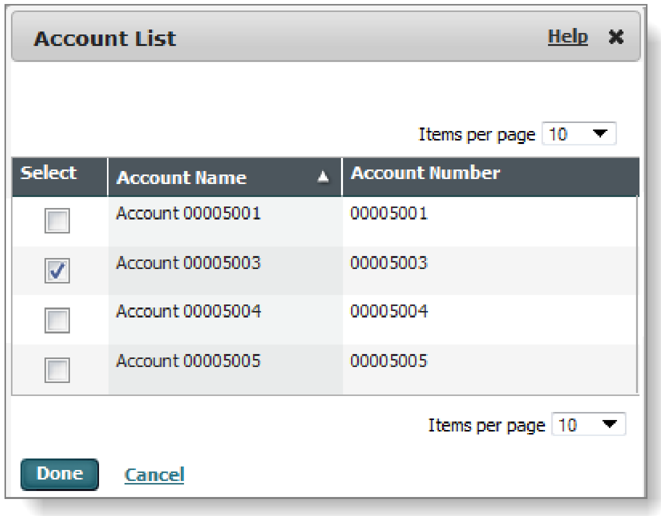
Section	Field / Option	Description
Transfer Information	Transfer Type	The type of transfer (One To Many or Many To One) as selected on the Select Transfer Type page.
	Transfer From Transfer To	The number, currency, and nickname (or description if there is no nickname) of the account from or to which the funds are to be transferred. In the case of a one to many transfer, the Transfer From field is used. In the case of a many to one transfer, the Transfer To field is used.
	Schedule Time	The time the transfer is to be released to the value transfer system. If no time is specified, the transfer is executed immediately on the scheduled Date. ***NOTE*:** The displayed time is Central Time, which may not be the same as the current location.
	Date	The transfer execution date. The system automatically selects the current processing day, unless the cutoff time has passed, in which case the next processing day is selected
	Frequency	Indicates whether the transfer is one-time or recurring. If recurring, this field indicates the following: • **Recurring Schedule** – How often the transfer is to be made, such as once a week or once a month • **Number of Payments** – How many payments are to be made, or if the payments are to be continued until further notice
	Options	When the Add Memo Information option is selected, a memo field is displayed. This field is used to enter a short description of the transfer and is saved with the transfer record.

Section	Field / Option	Description
	Approval (not shown)	This option appears only if the person creating the transfer is authorized as an approver. The options are as follows: • **Submit this Transfer for Later Approval** – The transfer is added to the Pending Transfers List to await one or more required approvals. • **Approve on Submit** – The transfer receives one of its required approvals upon submission. If only one approval is required, the transfer is sent for processing. If more than one approval is required, the transfer is placed on the Pending Transfers list to await the additional approvals by others.
	Authentication Required (not shown) • Enter Token	This option appears when transfers are configured to require additional authentication. You must provide the token passcode. ***NOTE*:** For additional information on payment authentication, see *Transfer Approval and Authentication*.
Transfer To Transfer From	Select Accounts	Opens the Account List overlay where accounts to include in the transfer can be selected.
	Account Name	If the transfer is one To many, the account names of the accounts to which the funds are to be transferred (as selected on the Account List page). If the transfer is many To one, the account names of the accounts from which the funds are transferred (as selected on the Account List page).
	Account Number	If the transfer is one to many, the account numbers of the accounts to which the funds are to be transferred. If the transfer is many to one, the account numbers of the accounts from which the funds are to be transferred.
	Amount	The individual transfer amounts from each account are added together by the system to calculate the total transfer amount (displayed in the Amount field).

Account List Overlay

The Account List overlay is displayed when you create a bulk transfer and clicksthe Select Accounts button. The Account List provides the accounts you can select for bulk transfer. For a one to many transfers, you select the accounts the funds will be transferred to, for a Many to One transfer, you select the accounts the funds are transferred from.

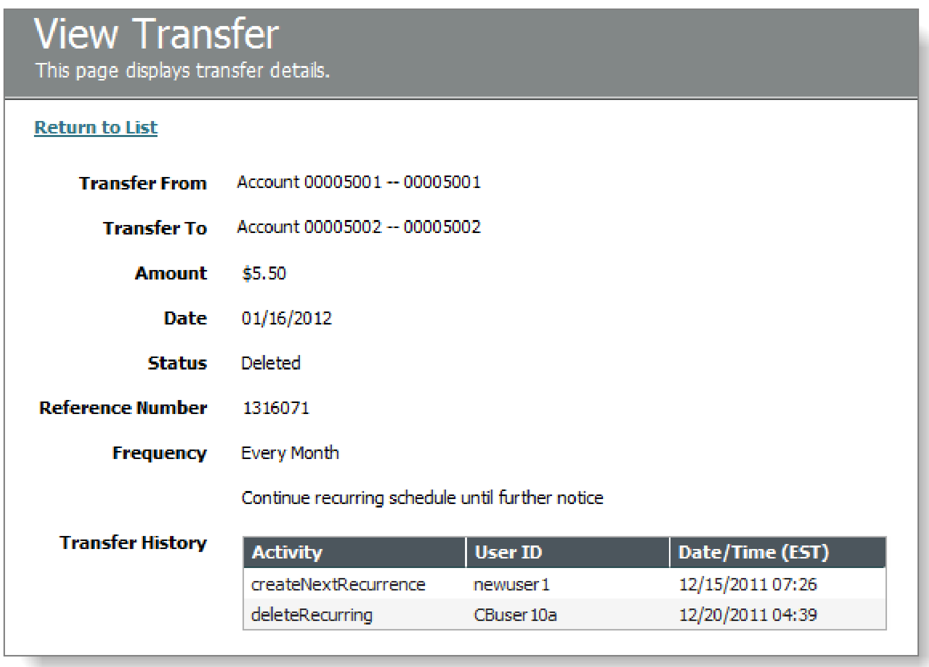
The following illustrates a sample Account List overlay.



View Transfer Page

The View Transfer page enables you to view a scheduled transfer instruction that is either scheduled or is completed and cannot be changed.

The following illustration shows a sample View Transfers page:



The same fields appear on the View Transfer page as appear on the Create Transfer page (see *Create Transfer Page*), with the addition of the fields described in the following table.

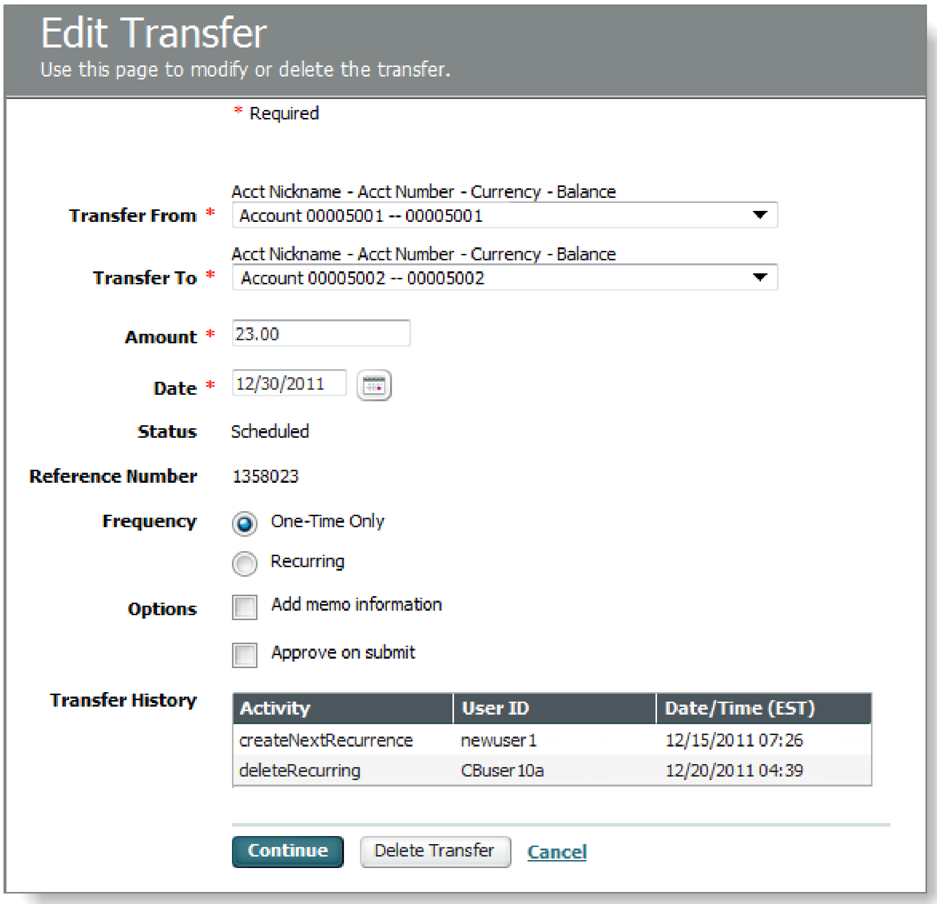
Field	Description
Status	The current state of the transfer, such as *Scheduled*.
Reference Number	The reference number used by the system to track transfers made.

Field	Description
Transfer History	Shows the actions different people have performed, such as creating, modifying or deleting the transfer.

Edit Transfer Page

The Edit Transfer page enables you to modify transfer information. Transfers can only be modified if they are still pending or if the transfer instructions have been rejected and require modifications. You cannot access the Edit Transfer page if the transfer has a status that does not allow modifications.

The following is an example of the Edit Transfer page:



The edit page can also be used to delete a transfer. You can delete a scheduled transfer instruction that has not yet been sent to UMB for processing.

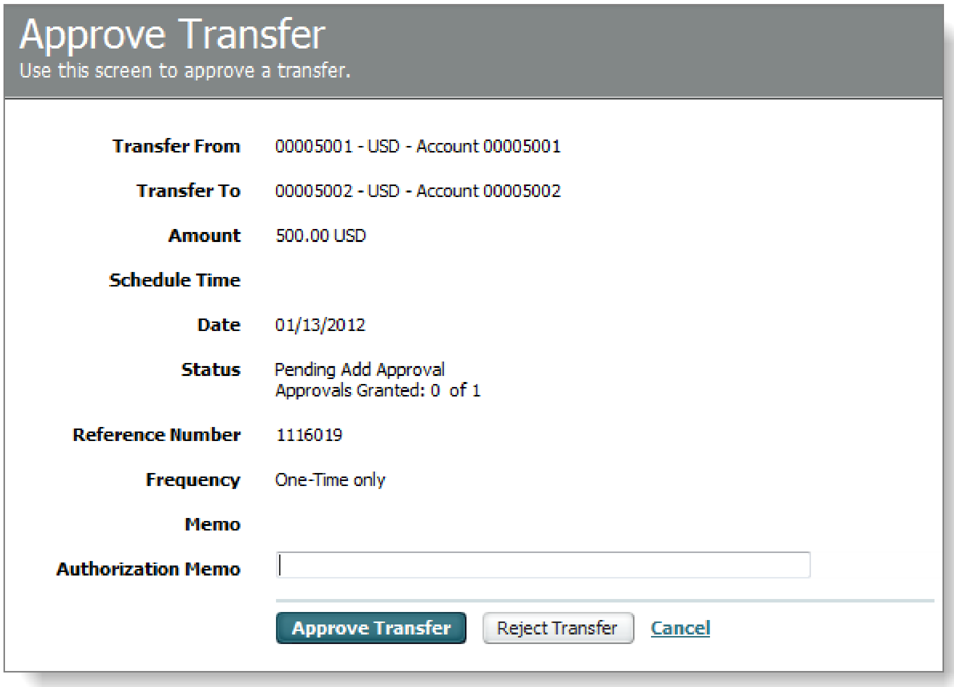
The fields on the Edit Transfer Page are the same as the Create Transfer Page. For more information refer to *Create a Transfer* or *Create a Bulk Transfer*.

In addition to the fields from the create transfer page, a Transfer History section is included. This section displays the activity performed on the transfer record, such as when the transfer was created or modified, the user ID of the individual who performed the activity, and the date and time of the activity.

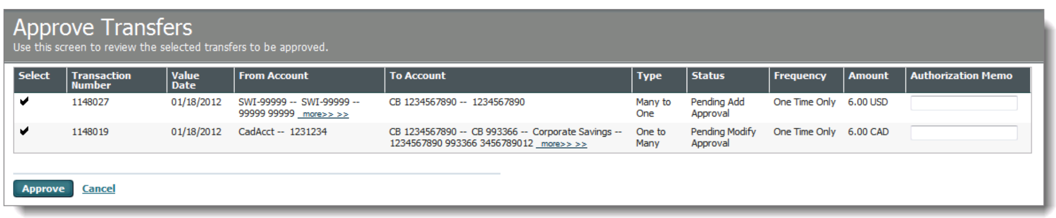
Approve Transfer Page

The Approve Transfer page allows entitled approvers to view all of the defined transfer information and then accept or reject the transfer.

The following illustrates how the Approve Transfer page might appear:



If you select multiple transfers on the Transfer Center page and click either the Approve or Reject button, then a page appears similar to the following:



When authorizing a transfer, the approver can enter text into the authorization memo field. This information is saved with the transfer history. For example, the memo field can contain information on why a new transfer has been rejected so that the person can make the necessary changes.

For more information on the fields that appear on these pages, refer to *Transfer Activity*.

Chapter 3

Transfer Templates

In This Chapter

About Transfer Templates

Templates can be used to create new transfers with greater ease and speed. The Transfer Templates Center in UMB Direct is used as a central area where you can create templates or perform other template activities.

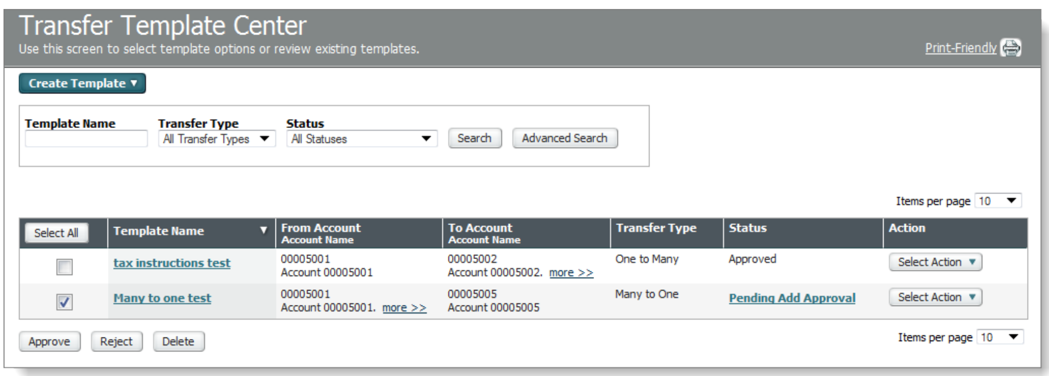
Transfer Templates Center Page

The Transfer Template Center page lists all of the company's transfer templates. You can select a template from this list.

Depending on the template status, you can do the following:

- Create a transfer from an existing template
- View template details
- Edit or delete a template
- Approve or reject a template

The following illustrates the Transfer Template Center page:



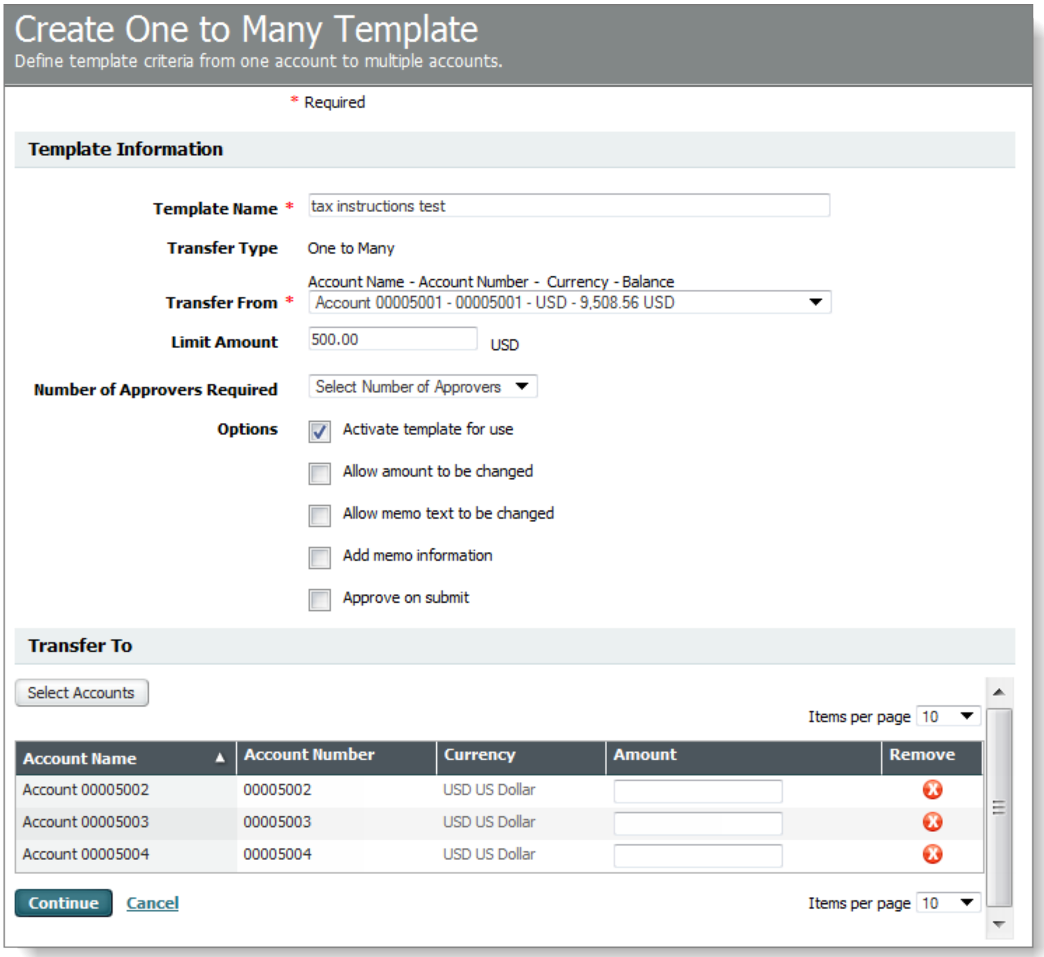
The call-out descriptions on the Transfer Center page are similar to those used in the illustration for the Transfer Center page. For more information, refer to *Transfer Center Page*.

Unlike the Transfer Center Page, the Transfer Template Center page includes an action column. You can use the button in this column to perform actions such as create a transfer from the template, edit the template or approve a template that is pending approval.

Create Bulk Template Page

Each of the create bulk template pages is used to define the repetitive transfer instructions for either the One to Many or Many to One bulk transfer template.

The following illustration shows a sample Create One to Many Template page:



The following table describes the fields on the Create Many to One Template and Create One to Many Template pages.

Section	Field	Description
Transfer Information	Template Name	The name of the template.
	Transfer Type	The selected type of bulk transfer: one to many or many to one.
	Transfer From	Displays if the Transfer Type is One To Many and identifies the account from which the funds are transferred.
	Transfer To	Displays if the Transfer Type is Many To One and identifies the number of the account to which the funds are transferred.
	Limit Amount	The maximum amount of transfers initiated using this template.

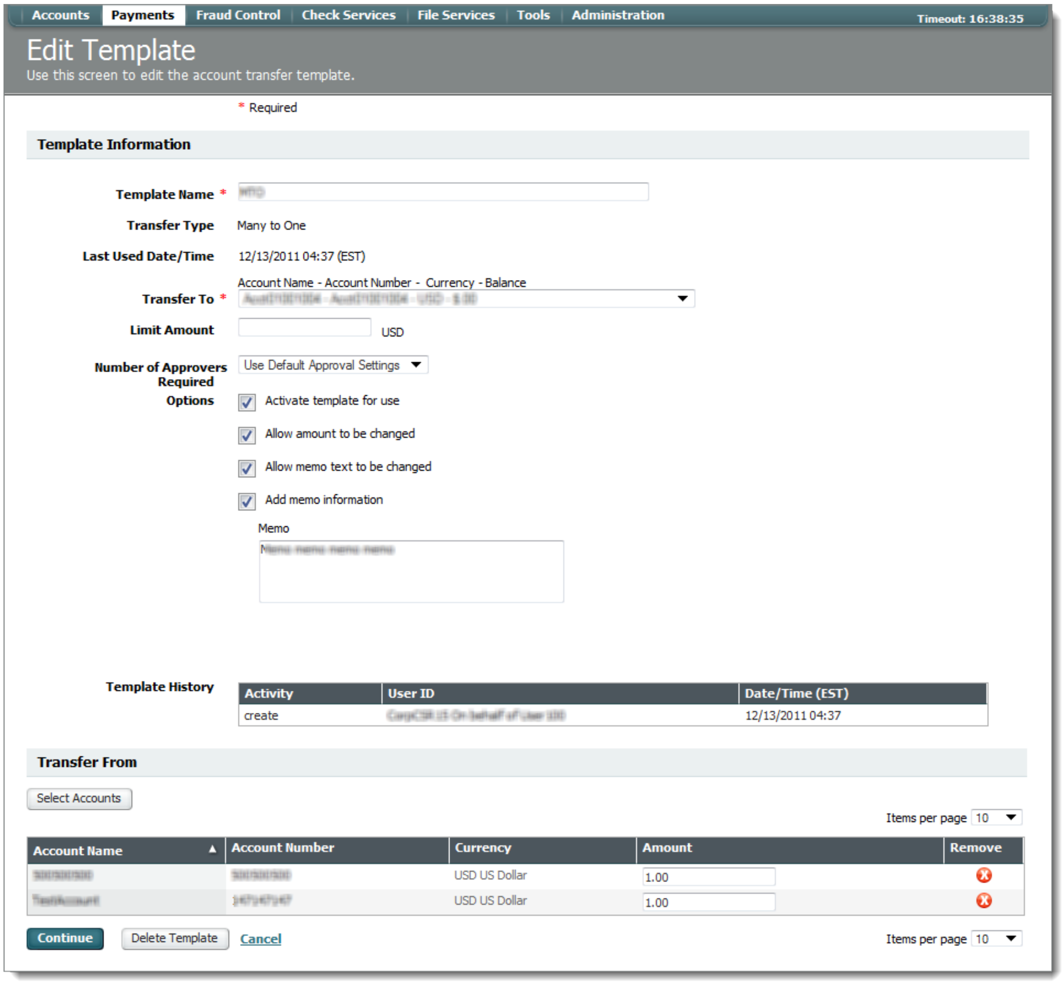
Section	Field	Description
	Number of Approvers	A list from which the number of required approvers can be selected.
	Options	Additional options. Options may include the following: • **Activate template for use** – This indicates whether the template is active or inactive in the system. Only active templates can be used to create new transfers. This option makes it possible to maintain unused templates in the system for future use, while preventing them from being used to create any new transactions. • **Allow amount to be changed** – Determines whether transfers based on templates allow change to the amount, or whether the amount is static. • **Allow memo text to be changed** – Determines whether the text in the memo field can be changed when a transfer based on this template is created. This field only applies if the *Allow memo information* check box is selected. • **Allow memo information** – When selected, a memo field is displayed and a memo can be defined. Whether the text can be modified at the time a transfer is created is determined by the *Allow memo text to be changed* field.
Transfer To or Transfer From	Select Accounts	Opens the Account List overlay where accounts to include in the transfer can be selected.
	Account Name	If the transfer is one to many, this indicates the names of the accounts to which the funds are to be transferred (as selected on the Account List page). If the transfer is many to one, this indicates the names of the accounts from which the funds are transferred (as selected on the Account List page).
	Account Name	If the transfer is one to many, this indicates the accounts to which the funds are transferred (as selected on the Account List page). If the transfer is many To one, this indicates the accounts from which the funds are transferred (as selected on the Account List page).
	Account Number	If the transfer is one to many, this indicates the numbers of the accounts to which the funds are transferred. If the transfer is many to one, this indicates the numbers of the accounts from which the funds are transferred.
	Amount	The amount to be transferred to or from the corresponding account. The individual transfer amounts for each account are added together by the system to calculate the total transfer amount (the Total Amount field).

Section	Field	Description
Transfer To or Transfer From	From List	Displays the Account List page where you select the enabled accounts to or from which the funds are to be transferred.
	Account Name	If the transfer is one to many, this specifies the accounts to which the funds are transferred (as selected on the Account List page). If the transfer is many to one, this specifies the accounts from which the funds are transferred (as selected on the Account List page).
	Account Number	If the transfer is one to many, this specifies the numbers of the accounts to which the funds are transferred. If the transfer is many to one, this specifies the numbers of the accounts from which the funds are transferred.
	Amount	The amount to be transferred to or from the corresponding account. The individual transfer amounts for each account are added together by the system to calculate the total transfer amount (the Total Amount field).
Settings	Approval	This appears only if the setting for Template Dual Authorization has been selected and the person creating the template is authorized as an approver. For more information, see Authorizing Templates.

Edit Template Page

The Edit Template page enables you to make changes to, or delete, existing templates. The page shows the template definitions in the same format as the page used to create the template. In addition to the fields on the page used to create the template, a Template History section is displayed. This section provides a record of changes made to the template, including the activity (such as create or modify), the User ID of the individual who made the change, and the date and time of the activity.

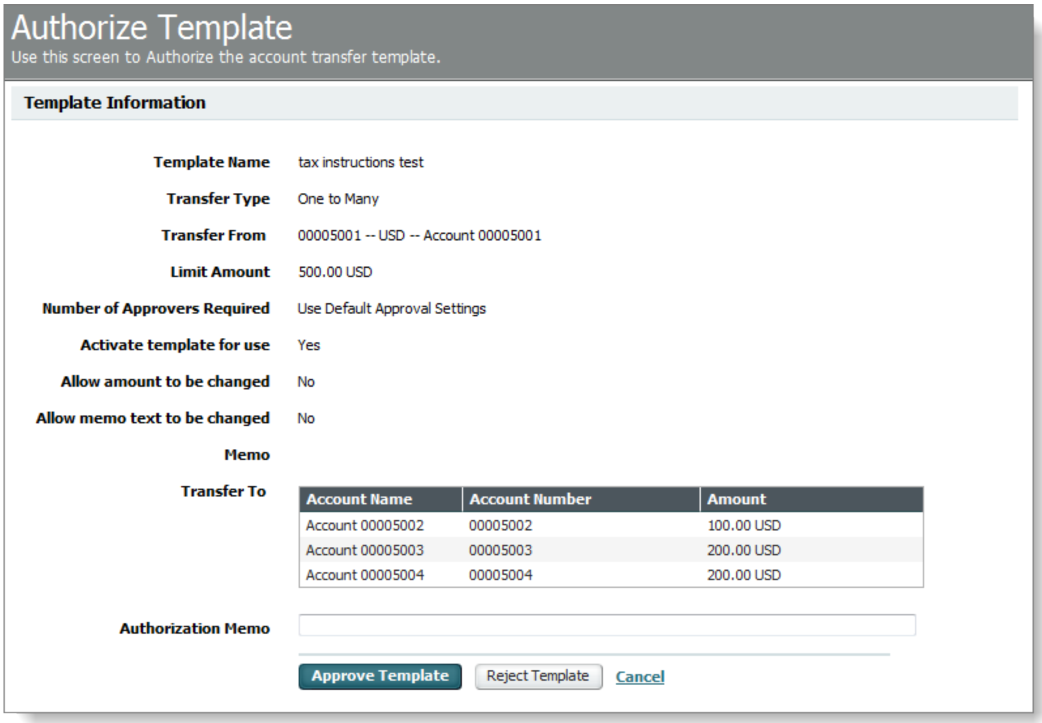
The following illustration is a sample of the Edit Template page:



Approve Template Page

The Authorize Template page allows entitled approvers to view all of the defined template information and then accept or reject either a new template or a modified template.

The following illustrates the Authorize Template page:



NOTE: When authorizing a template, the approver can enter text into the authorization memo field. This information is saved with the template history. For example, the memo field can contain information on why a new template has been rejected so that the person can make the necessary changes.

Chapter 4

Approvals and Authentication

In This Chapter

Transfer Approval and Authentication

Transfers can be configured to require one or more approvals. They can also be configured to require token passcode authentication. These are two separate actions that are sometimes confused.

They are defined as follows:

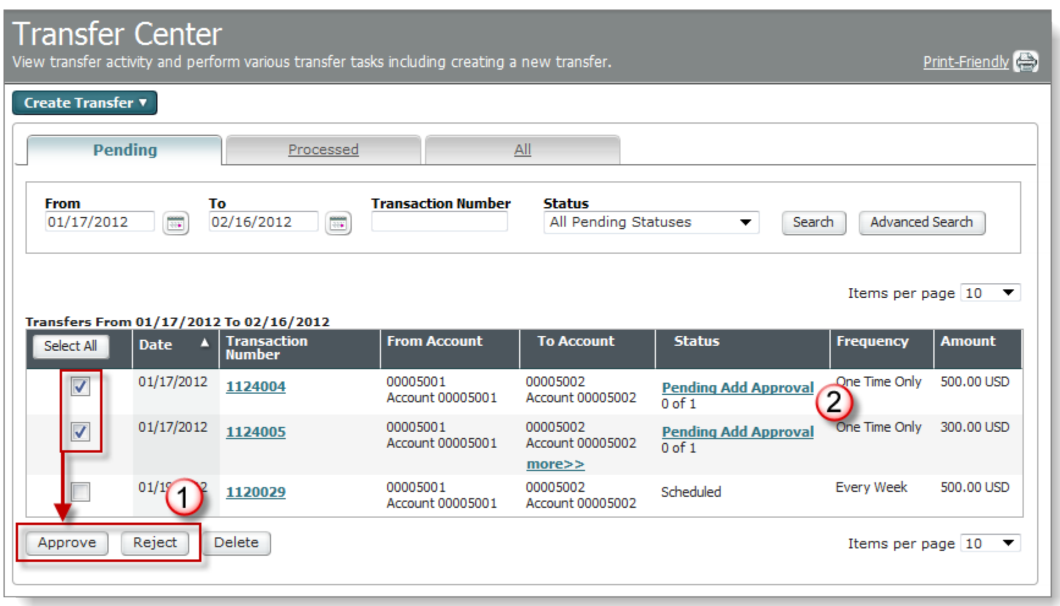
- *Approval* is when a person indicates that he or she accepts the transaction and desires that processing should proceed to the next step. The term authorization is a synonym for approval.
- *Authentication* is UMB Direct's requirement that the person verify his or her identity, for security purposes, by entering a token passcode.

Transfer Approvals

You can configure transfers or transfer templates to require approval by one or more additional people. You have the option of configuring approval as a fixed number of approvers, a variable number based on the dollar amount of a particular transaction, or based on a panel defined by the company. People must be entitled as *approvers* to approve or reject payments.

Transfer Approvals in the User Interface

When a transfer is created, the system adds it to the Pending Payments tab of the Transfer Center page with a status of "Pending Add Approval." The following illustrates the tab with two transfers that are pending approval:

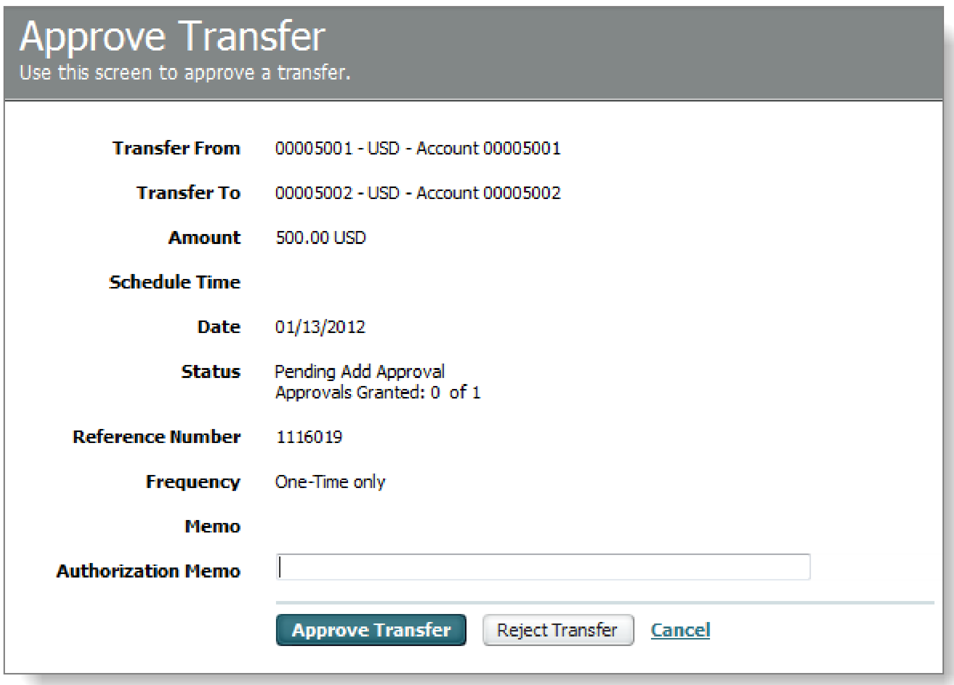


The following table describes the features noted in the preceding illustration.

1	The check boxes enable you to select multiple transfers for the same action, either Approve or Reject. Depending on the button selected, either the Approve Transfers or Reject Transfers page appears.
2	Clicking a pending approval link in the Status column enables you to either approve or reject the individual transfer. When multiple approvals are required, the Status field indicates the step in the approval process. For example, if a payment requires three approvers and this is the first approval, the page will show “Pending Add Approval 1 of 3.”

Approving Individual Transfers

The following illustrates the Approve Transfer page as it appears after a person selects a single transfer:



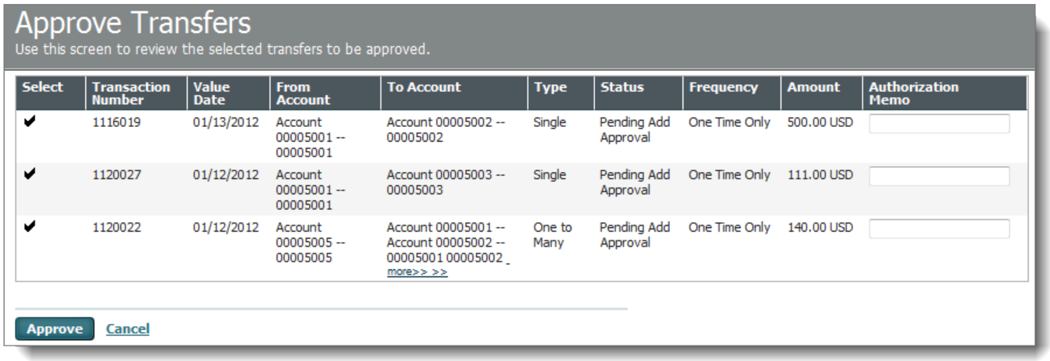
The options are as follows:

- **Approve Transfer** – This approves the request for processing by the financial institution.
- **Reject Transfer** – This stops further processing of the request in its current form. The request can be edited and submitted again for approval. In the Memo field, you can specify the reason to reject the transfer.
- **Cancel** – Returns you to the previous page without making changes

NOTE: If additional authentication is required, an option will appear for entry of your token passcode. In addition, the appearance of the page will vary slightly depending on the type of transfer or template (single or bulk).

Approving Multiple Transfers

The following illustrates the Approve Transfers page as it might appear after a person selects two transfers for approval:



When approving multiple instructions, the options are as follows:

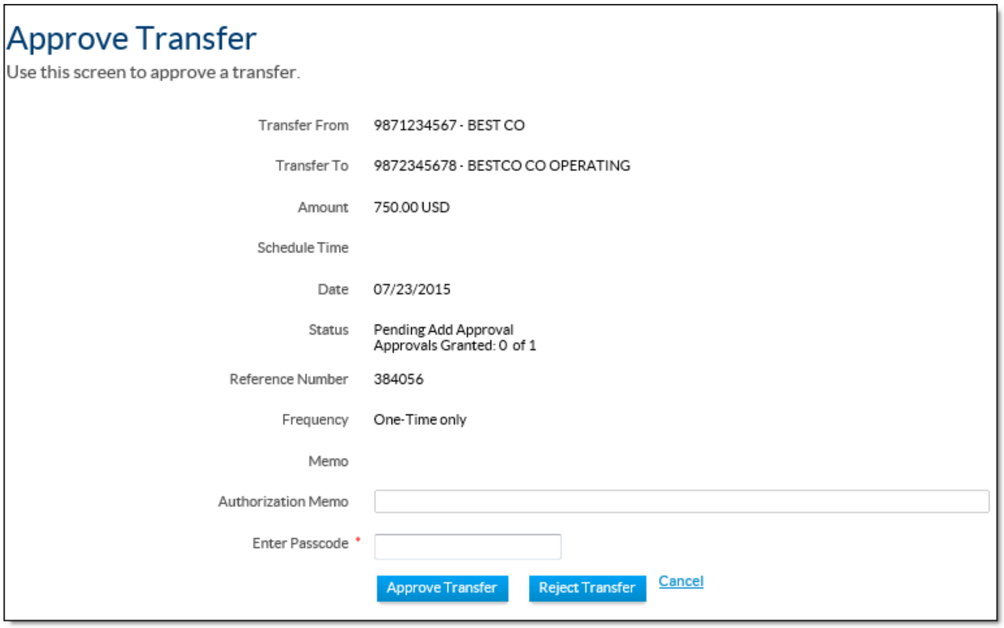
- **Approve** – This approves the request for processing by the financial institution.
- **Cancel** – Returns you to the previous page without making changes
- The Reject Transfers page is very similar. When rejecting instructions, the options are as follows:
- **Reject** – This stops further processing of the request in its current form. The request can be edited and submitted again for approval. In the **Memo** field, you can specify the reason to reject the transfer.
- **Cancel** – Returns you to the previous page without making changes

NOTE: If token authentication is required, additional options will appear for entry of your token passcode. In addition, the appearance of the page will vary slightly depending on the type of transfer or template (single or bulk).

User Authentication for Transfers

Depending upon your company's security requirements, when you create, modify, delete, approve, or reject a transfer, you may be required to enter your token passcode.

The preview page, or the final page completed before submitting a transaction, displays a field for token passcode, similar to the following example:



RSA token passcode – If the RSA authentication server deems the passcode you entered to be invalid, the authentication server gives you two additional attempts to provide a valid passcode.

Chapter 5

Transfer Reports

This chapter describes the transfer reports functionality included in UMB Direct's Transfer module.

In This Chapter

About Transfer Reports

The Transfer Reports page enables you to generate reports based on transfer activity. The page includes options to view standard and custom reports and to create custom reports based on standard reports.

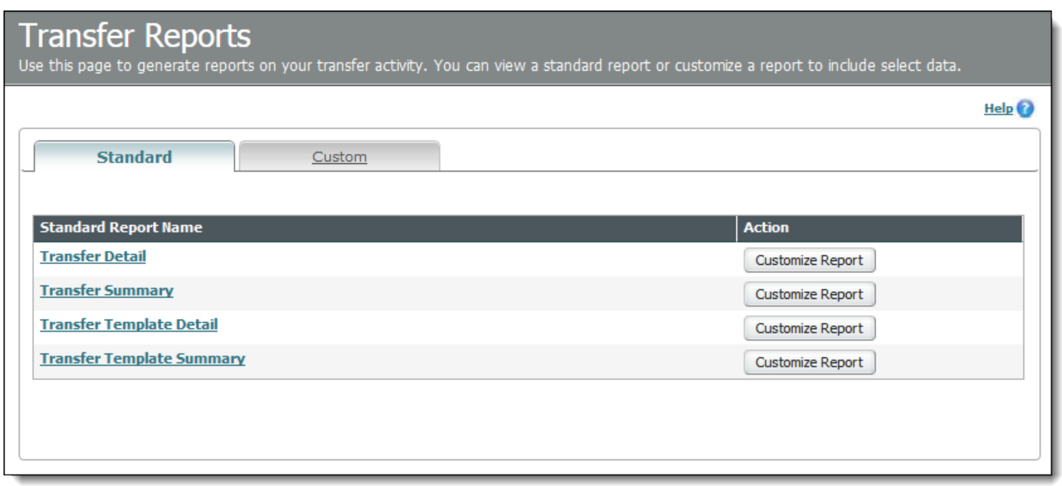
These standard transfer reports are available:

- Transfer Detail
- Transfer Summary
- Transfer Template Detail
- Transfer Template Summary

Transfer Reports Page

The Transfer Reports page has two tabs. One displays the available standard reports. The other displays any customized reports that have been previously created or shared.

This illustration shows the Standard tab on the page:

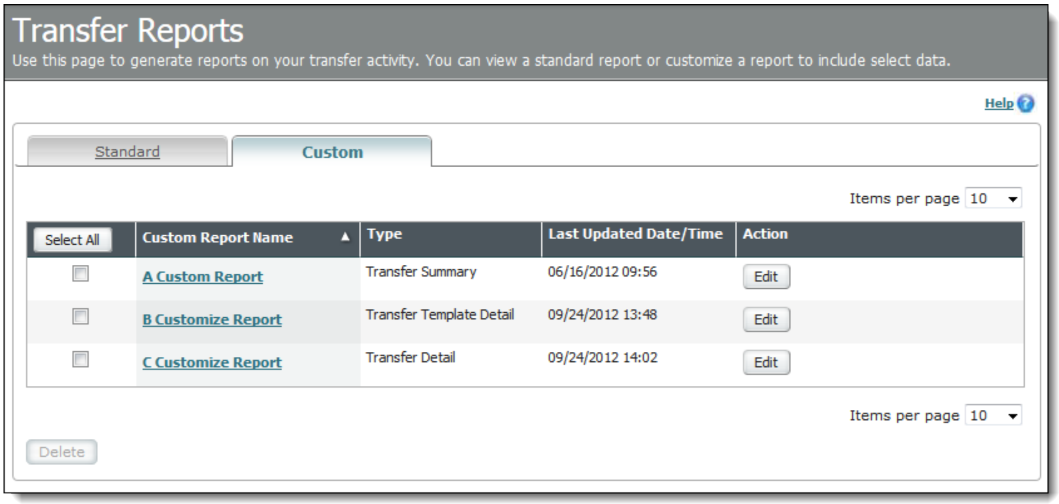


This table describes the fields and options on the Standard tab.

Field / Option	Description
Standard Report Name	The standard report name options are the following: • Transfer Detail • Transfer Summary • Transfer Template Detail

	• Transfer Template Summary To display a standard report, click the Standard Report Name link. The report appears in a separate window.
Action	When you click Customize Report, the standard report opens in the Customize Standard Report page. For details, see Customize Standard Report Page.

This illustration shows the Custom tab on the page:



This table describes the fields and options on the Custom tab.

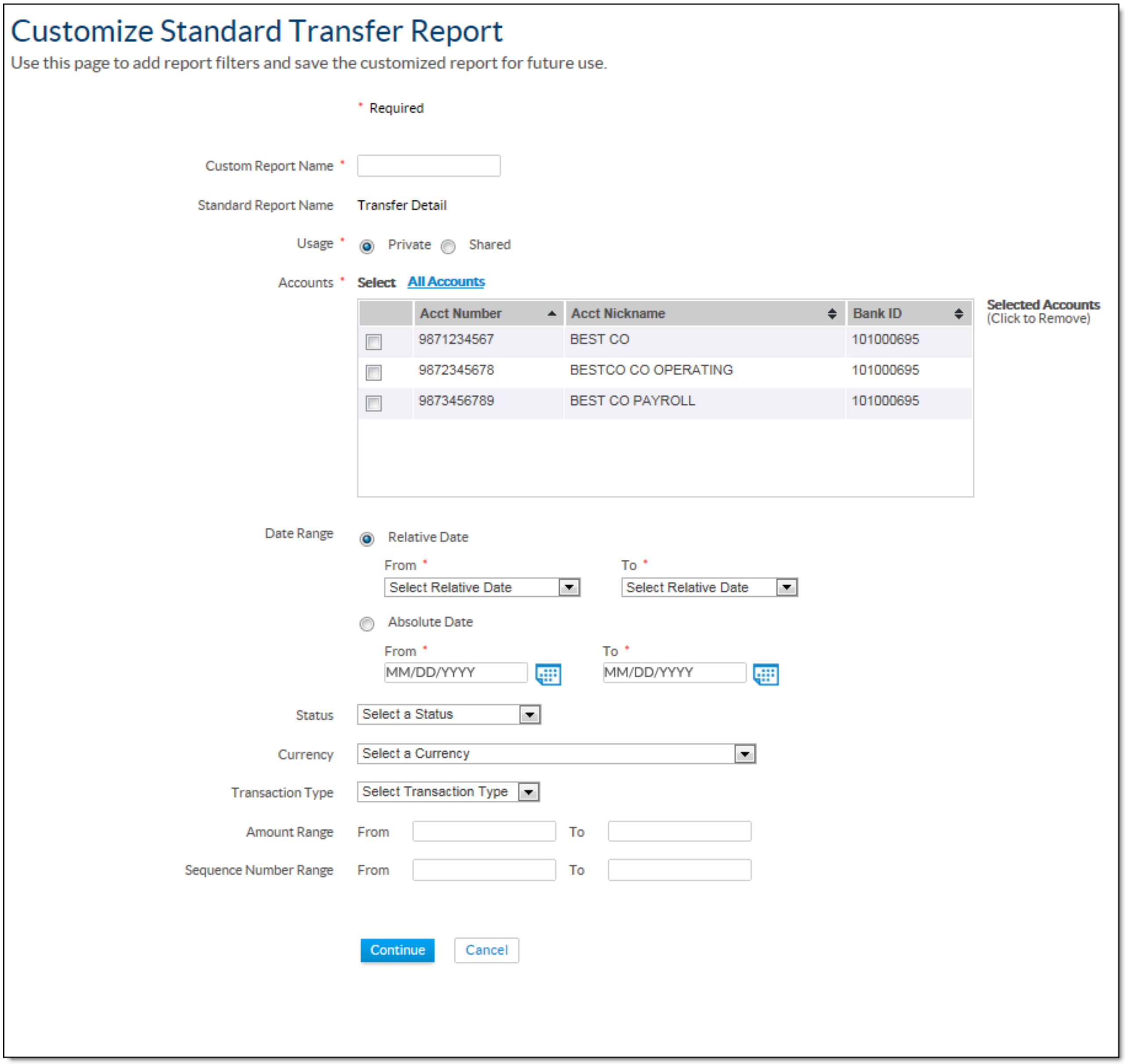
Field / Option	Description
Select All/Select None	If you click the Select All button, all the rows in the column are selected. If you click the Select None button, all the rows in the column are deselected.
Custom Report Name	Name of the custom report To display a custom report, click the Custom Report Name link. The report appears in a separate window.
Type	The custom report type is the same as on the standard report One of these transfer standard report types carries over: • Transfer Detail • Transfer Summary • Transfer Template Detail • Transfer Template Summary
Last Updated Date/Time	The date and time of the most recent report customization.
Action	If you click the Edit Report button, the customized report opens in the Edit: Custom Transfer Report page. Since this page is similar to the Customize Standard Report page. For details, see Customize Standard Report Page.
Delete	Selecting the report in the Select All/Select None column and clicking this button

displays the Delete Custom Transfer Report overlay, where you can verify the deletion and delete a report by clicking the Delete button.

Customize Standard Transfer Report Page

You can modify a standard transfer report to create a custom report template. The Customize Standard Transfer Report page is used for customizing all reports in the Transfers module.

This illustration shows a Customize Standard Payment Report page:



Filter Options - Transfer Reports

This table describes the fields and options that are filters for the Transfer report type.

Field / Option	Description
Custom Report Name	The name of the customized report.
Payment Report Name	The name of the standard report on which the customized report is to be based. This field is read-only.
Usage	Defines the report as one of the following: • **Private** – Available to only the person who created the report • **Shared** – Available to all people who have the required entitlements for Payment Reports
Accounts	Limits the report to one or more bank accounts. Select at least one account. You can select All Accounts to include all of the listed accounts or select multiple items using the SHIFT and CTRL keys.
Date Range	Defines the range of transaction dates to be included in the report. You can define the date range in two ways: • **Absolute Date** – Specifies calendar dates as *From* and *To* dates • **Relative Date** – Defines the *From* and *To* dates according to how the dates fall relative to a specific measurement, such as the current month
Amount Range	Limits the report to transactions within a specific amount range.
Status	Limits the report to a single transaction status. If no status is selected, all statuses are included.
Currency	Limits the transactions included in the report to those of a single currency. You can further limit the report to these transaction types: • Credit only • Debit only • Credit and debit
Transaction Type	Limits the report to payments with one of these transaction types: • **Many to One** – Several accounts move funds into one account. • **One to Many** – One account moves funds into several accounts. • **Single** – One account moves funds to another account.
Amount Range	Limits the report to transactions within a specific amount range.
Sequence Number Range	Limits the report to transactions with system-defined sequence numbers within a specific range. ***NOTE*:** This option is not available for template reports.

***NOTE*:** If no values are specified for a filter option, then all transfers will be included. For example, if no amount range is specified, transfers appear in the custom report regardless of their amount.

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